

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ROSE A. TYSON

Debtor(s)

Case No. 19-23959CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/09/2019.
- 2) The plan was confirmed on 12/18/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/29/2020, 08/19/2022, 10/19/2022, 03/03/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/16/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,325.00.
- 10) Amount of unsecured claims discharged without full payment: \$25,676.78.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$111,190.00
Less amount refunded to debtor	\$37.76

NET RECEIPTS: **\$111,152.24**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,564.58
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,064.58**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	2,671.43	2,671.43	1,316.93	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	11,829.00	8,940.00	8,940.00	8,940.00	476.50
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	359.00	438.51	438.51	216.17	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	8,165.00	8,419.04	8,419.04	4,150.33	0.00
CAPITAL ONE NA**	Unsecured	998.00	1,059.07	1,059.07	522.09	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	816.57	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	236.00	269.30	269.30	132.76	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	617.47	617.47	304.39	0.00
GATEWAY SD & MUNIC OF MONROEV	Priority	3,466.80	NA	NA	0.00	0.00
GATEWAY SD (MONROEVILLE) (EIT)	Priority	NA	2,940.17	2,940.17	2,940.17	0.00
GATEWAY SD (MONROEVILLE) (RE)	Secured	1,656.95	NA	NA	0.00	774.63
GATEWAY SD (MONROEVILLE) (RE)	Secured	2,004.92	NA	NA	0.00	0.00
GATEWAY SD (MONROEVILLE) (RE)	Secured	6,662.42	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	362.00	324.36	324.36	159.90	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	146.00	215.66	215.66	106.31	0.00
LINDA GAISER	Unsecured	7,250.00	NA	NA	0.00	0.00
MEDICARE PREMIUM COLLECTN CTR	Unsecured	677.50	NA	NA	0.00	0.00
MUNICIPALITY OF MONROEVILLE (E	Priority	NA	5,649.56	5,649.56	5,649.56	0.00
MUNICIPALITY OF MONROEVILLE (R	Secured	366.96	NA	79.93	79.93	93.47
PA TURNPIKE COMMISSION	Unsecured	94.40	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,424.00	6,424.90	6,424.90	3,167.28	0.00
PRAAG FUNDING LLC	Unsecured	790.18	NA	NA	0.00	0.00
PRAAG FUNDING LLC	Unsecured	4,382.00	NA	NA	0.00	0.00
STATE OF MARYLAND CENTRAL COL	Unsecured	64.12	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	2,963.00	3,073.04	3,073.04	1,514.92	0.00
TURTLE CREEK VALLEY COUNCIL OF	Secured	120.00	NA	25.98	25.98	30.72
US BANK TRUST CO NA - INDENTURE	Secured	84,015.00	83,557.44	0.00	69,235.68	0.00
US BANK TRUST CO NA - INDENTURE	Secured	0.00	2,011.33	2,011.33	2,011.33	0.00
US DEPARTMENT OF TREASURY	Unsecured	251.47	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	493.00	484.02	484.02	238.61	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$69,235.68	\$0.00
Mortgage Arrearage	\$2,011.33	\$2,011.33	\$0.00
Debt Secured by Vehicle	\$8,940.00	\$8,940.00	\$476.50
All Other Secured	\$105.91	\$105.91	\$898.82
TOTAL SECURED:	\$11,057.24	\$80,292.92	\$1,375.32
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,589.73	\$8,589.73	\$0.00
TOTAL PRIORITY:	\$8,589.73	\$8,589.73	\$0.00
GENERAL UNSECURED PAYMENTS:	\$23,996.80	\$11,829.69	\$0.00

Disbursements:		
Expenses of Administration	<u>\$9,064.58</u>	
Disbursements to Creditors	<u>\$102,087.66</u>	
TOTAL DISBURSEMENTS :		<u>\$111,152.24</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.